

Britam Foundation Impact Report 2025

From purpose to impact



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Guided by its mission to empower communities through positive change, the Foundation focuses on four core impact areas: health, education, environment and entrepreneurship.



Our Story



About the Foundation

Britam Foundation is the community investment arm of Britam Holdings PLC, a leading diversified financial services group operating across seven African countries. The Foundation was incorporated in 2015, and it builds on Britam's purpose of safeguarding dreams and aspirations in Africa, transforming this into tangible community investments and impact.



OUR PURPOSE

Enriching Lives in Africa



OUR VISION

Empowering thriving communities through holistic health, quality education, sustainable environments, and boundless entrepreneurial opportunities.



OUR MISSION

To catalyze positive change in health, education, environment, and entrepreneurship, we aim to empower individuals, nurture communities, and inspire sustainable development for generations to come.



OUR PILLARS

1. Health & Wellbeing
2. Education
3. Environment
4. Entrepreneurship

Who We Are

Britam Foundation is the social investment arm of Britam Holdings PLC, a leading diversified financial services group operating across seven African countries. Established in 2015, the Foundation advances Britam Group's purpose of Safeguarding Dreams and Aspirations in Africa by supporting initiatives that strengthen the social, economic, and environmental conditions of the most vulnerable communities where Britam operates.

Guided by the belief that thriving societies form the backbone of economic and social progress, the Foundation invests in four interlinked pillars—Health & Wellbeing, Education, Environment, and Entrepreneurship. These focus areas address some of the most pressing challenges facing communities today: access to quality healthcare, disparities in learning outcomes, the growing impacts of climate change, and the need for inclusive economic participation.

The Health & Wellbeing of communities remains central to the Foundation's work. Britam Foundation builds on Britam Group's extensive work in increasing access to health services through inclusive insurance by focusing on improving access to essential services for vulnerable populations. Targeted maternal health programs, alongside investments in clean water and sanitation, address preventable health risks that disproportionately affect low-income households, informal settlements, and public learning institutions. These interventions contribute to healthier communities and reduce vulnerability.

Through investments in learning environments, infrastructure, student support, and offering financial literacy, the Foundation helps expand access to quality education in underserved communities. These efforts contribute to improved learning outcomes and help prepare young people for productive and financially secure futures. In stride with the Britam Group's demonstrable com-



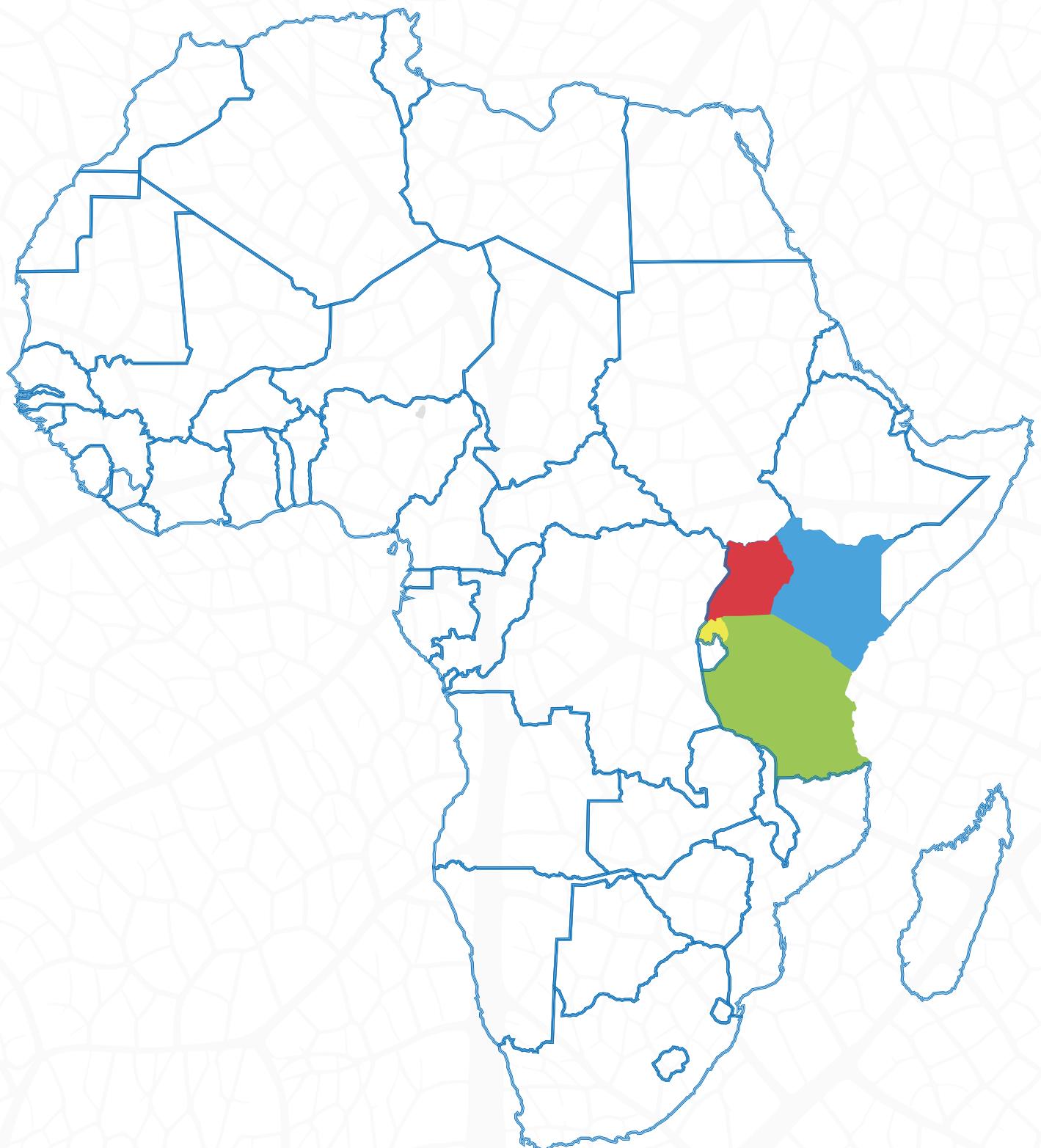
mitment to environmental stewardship, the Foundation has key projects on protecting natural systems that underpin livelihoods and economic stability. Tree growing, ecosystem restoration, and water security initiatives strengthen climate resilience, safeguard critical natural assets, and support communities most exposed to environmental risk.

Entrepreneurship initiatives support youth and women to build sustainable livelihoods through financial literacy, enterprise development, and innovation. This work builds on the Britam Group's broader enterprise development efforts, including Betalab, which has supported startups, innovators, and SMEs to develop scalable solutions, create jobs, and drive inclusive economic growth.

Across all its focus areas, the Foundation works through partnerships—with communities, local organizations, government agencies, and development actors—to build scalable and lasting impact. These collaborations ensure that solutions are community rooted, future oriented, and responsive to the evolving needs of the region.

As the implementing driving force of Britam's commitment to social progress, Britam Foundation continues to champion dignity, opportunity, and shared prosperity—Enriching Lives in Africa through initiatives that empower communities to rise, thrive, and build a sustainable future for all.

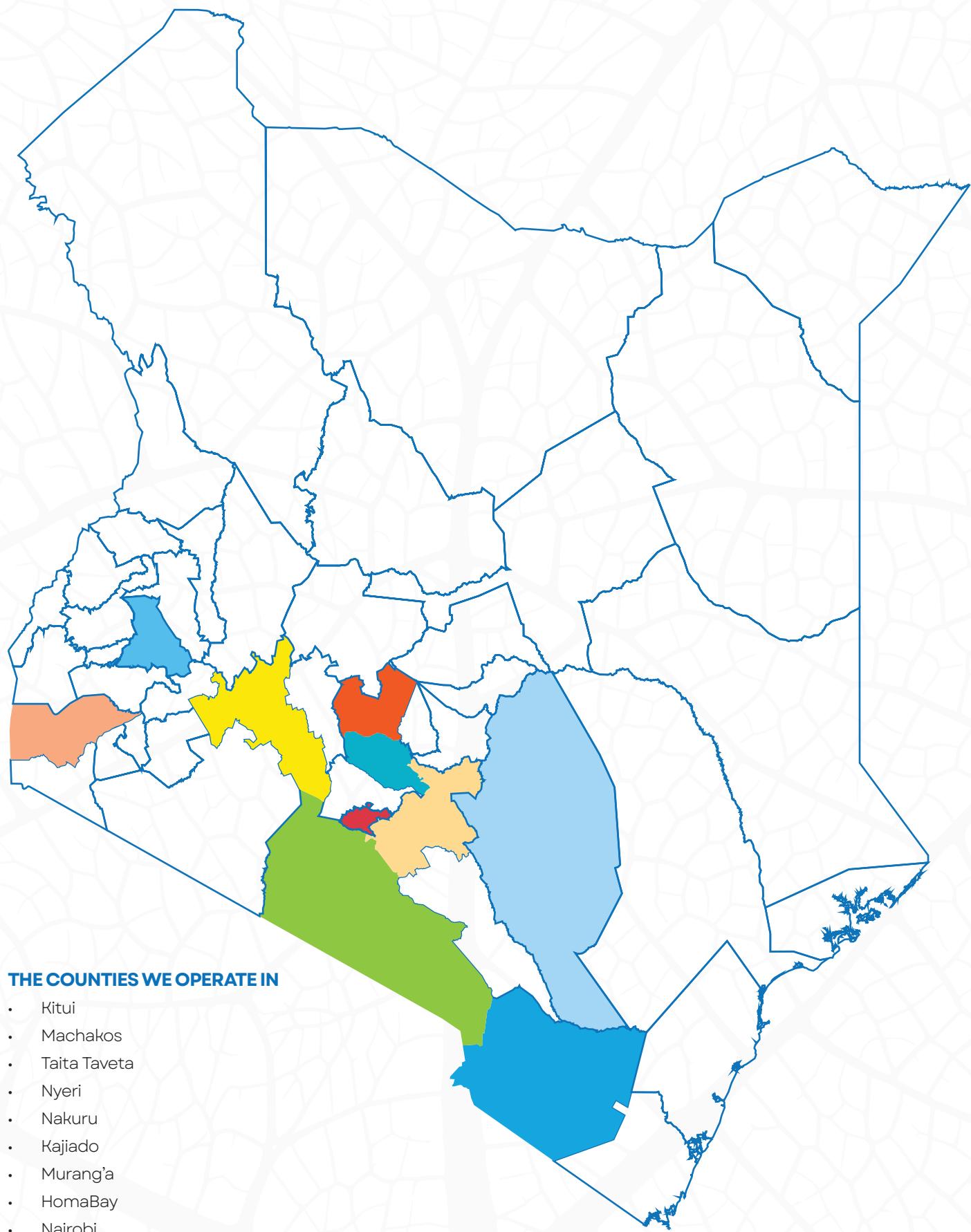
Our Footprint in Africa



THE COUNTRIES WE OPERATE IN

- Kenya
- Uganda
- Tanzania
- Rwanda

Our Footprint in Kenya



How Our Work Aligns to The SDGs

3 GOOD HEALTH AND WELL-BEING



- Lea Salama Maternity Program: Providing safe, affordable maternity services for uninsured women (telehealth, mental health, financial literacy). 300 households benefited.
- Water Project: Improving child health by supplying clean water to schools and communities.

4 QUALITY EDUCATION



- Scholarships and mentorship programs for bright, needy students.
- Water Project: Reducing absenteeism by giving children more time in class.

6 CLEAN WATER AND SANITATION



- Installation of solar-powered water systems in schools across Kenya and the region.
- Hygiene education in schools, conservation and system maintenance. Impact: >60 water systems installed.

7 AFFORDABLE AND CLEAN ENERGY



- Solar-powered school water systems, reducing fossil fuel reliance.
- Impact: >60 solar projects

8 DECENT WORK AND ECONOMIC GROWTH



- Financial literacy training for youth and women.
- Entrepreneurship support for MSMEs through partnerships and mentorship.

13 CLIMATE ACTION



- Climate-smart solar water projects and community adaptation training.
- Mt. Elgon Reforestation Project
- Tree planting in schools to promote sustainability culture.

17 PARTNERSHIPS FOR THE GOALS



- Collaboration with like minded stakeholders to scale programs.
- Joint resource mobilization and monitoring for greater impact.



Our investment in solar water projects reduces operational burdens on schools, channeling scarce resources back into teaching and learning, thereby strengthening the future workforce.

Messages from Leadership

Message from the Britam Foundation Board Chair:



MESSAGE FROM THE BRITAM FOUNDATION BOARD CHAIR:

As Britam Holdings Plc executes its core strategy across East Africa—to Safeguard the Dreams and Aspirations of millions—we recognize a fundamental truth: our stability is intrinsically linked to the stability of the communities we serve. The Britam Foundation is the living expression of this commitment. In a global landscape defined by climate volatility, economic pressure, and

enduring social inequities, the Foundation transforms our corporate purpose into tangible, on-the-ground social impact. It is our assurance that as we succeed, our region thrives alongside us.

This past year, the Foundation has moved with critical intentionality. The Lea Salama Program is not just a healthcare initiative; it's an urgent challenge to the unacceptably high maternal mortality rates in urban informal settlements. Our regional Water Project is a direct response to climate-induced scarcity, ensuring that a simple human right—clean water—is met for thousands of students, boosting their health and educational access.

By driving progress across our pillars—Health, Education, Environment, and Entrepreneurship—we ensure that Britam's legacy is measured not only by our returns, but by the resilience we build into the very fabric of society. I thank our partners and employees for helping us lead with clarity, conviction, and a belief that the most profound return on investment is human dignity.

**Dr. Peter Munga,
Britam Foundation Board Chair**

“

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Message from the Britam Group MD & CEO:



MESSAGE FROM THE BRITAM GROUP MD & CEO:

For Britam, sustainability is not a separate department—it is an embedded strategic pillar. The Britam Foundation acts as our engine for shared value, demonstrating that long-term business viability is inseparable from community resilience. When we examine the persistent health and environmental vulnerabilities in our operating markets, we see not just social problems, but systemic

risks to economic stability. Our work, detailed in this Impact Report, is a proactive response to de-risk our operating environment.

By focusing on the SDG-aligned pillars of Health, Education, Environment, and Entrepreneurship, we are consciously cultivating more robust customer bases and a stronger regional economy. For instance, the emphasis on financial literacy and entrepreneurship support with Betalab is designed to bridge the chasm between young people's potential and their economic participation. We are transforming the 'NEET' statistic—youth Not in Education, Employment, or Training—into a pipeline of innovators and entrepreneurs.

Furthermore, our investment in solar water projects reduces operational burdens on schools, channeling scarce resources back into teaching and learning, thereby strengthening the future workforce. This is a deliberate loop: the more resilient and educated the community, the more stable our markets become. We view the Foundation not as a cost center, but as a crucial instrument for creating the equitable, thriving Africa that Britam is proud to serve and insure.

**Tom Gitogo,
Britam Group MD & CEO**

“

Our investment in solar water projects reduces operational burdens on schools, channeling scarce resources back into teaching and learning, thereby strengthening the future workforce.

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Message from the Britam Foundation Director:



MESSAGE FROM THE BRITAM FOUNDATION DIRECTOR:

At Britam Foundation, we believe that true impact is measured not by intent, but by lives changed and futures secured. This Impact Report reflects a year in which purpose moved decisively from aspiration to action—where strategy took root in communities, and commitment delivered lasting, measurable transformation.

Our mission to enrich lives across Africa is anchored on four interconnected pillars—Health, Education, Environment, and Entrepreneurship. While distinct in focus, these pillars are deeply interdependent. Over the past year, our work has intentionally bridged them, recognizing that sustainable change happens when solutions address multiple dimensions of human well-being at once.

Nowhere is this integration more evident than in our water projects in schools and communities. Access to clean, safe water is foundational to health and well-being. By reducing waterborne disease and

improving hygiene, our water interventions have directly strengthened physical health while restoring dignity and confidence—especially for children and adolescent girls. Healthier learners attend school more consistently, concentrate better, and participate more fully, creating a virtuous cycle where water becomes a catalyst for both education and lifelong well-being.

The period under review also saw us launch the Lea Salama program to enhance maternal and newborn health through preventive interventions. The initiative aims to lower maternal mortality by increasing access to quality care for expectant women in underserved communities, promoting healthy behaviors, and providing women in our program access to antenatal, postnatal care as well as facility-based deliveries. Our efforts target sustainable outcomes through prevention, early intervention, and healthy environments.

Our commitment to Environment reflects the understanding that long-term health and prosperity depend on thriving ecosystems. This is powerfully embodied in our Mt Elgon reforestation efforts. As a critical water tower for the region, Mt Elgon plays a vital role in water security, climate regulation, and agricultural livelihoods. Through reforestation and community-led conservation, we are restoring degraded landscapes while protecting water sources that underpin both environmental sustainability and human health. Each tree planted represents cleaner water, improved resilience, and a healthier future for communities downstream.

As we look to the future, our commitment remains unwavering: to build resilient communities that can thrive alongside a resilient business. The impact captured in this report is the result of deliberate choices, deep partnerships, and a belief that sustainable progress is achieved when opportunity is expanded and dignity is upheld. I extend my sincere gratitude to our partners, communities, and the Britam teams who have turned purpose into impact. Together, we will continue safeguarding dreams, strengthening ecosystems, and shaping a more equitable and prosperous Africa—for this generation and the next.

**Catherine Karita,
Britam Foundation Director**

Our mission to enrich lives across Africa is anchored on four interconnected pillars—Health, Education, Environment, and Entrepreneurship.****



By driving progress across our pillars—Health, Education, Environment, and Entrepreneurship—we ensure that Britam's legacy is measured not only by our returns, but by the resilience we build into the very fabric of society.

Our Leadership

Our Leadership



DR. PETER MUNGA

Britam Foundation Board Chair

Dr. Peter K. Munga, EGH is a Certified Public Secretary with vast experience in both public and private sector management. He has received the highest presidential award to a civilian, the First-class Chief of the Order of the Burning Spear (CBS) and also the Second-Class Elder of the Golden Heart of Kenya (EGH) national decoration, for his outstanding contributions in economic development. He is the founder and former Chairman of Equity Bank Limited and former Chairman of National Oil Corporation of Kenya (NOCK). Dr. Munga is the Chairman of Pioneer Group of Schools, Equatorial Nut Processors Ltd, Freshco Seeds Ltd and Murang'a Water and Sewerage Company (MWASCO). He is the current Chancellor of Pioneer International University. He also holds the Yara Prize for Green Revolution in Africa Laureate 2009 award. He is a retired Deputy Secretary in the Government of Kenya.



MR. TOM GITOGO

Britam Group MD & CEO

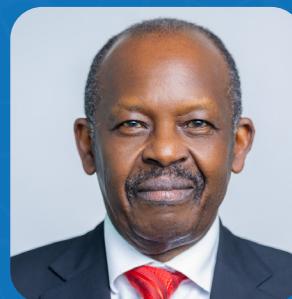
Tom rejoined Britam on 1st September 2022. He sits on several boards including HF Group PLC. Previously, Tom was the Group CEO at CIC Insurance Group. Before CIC, Tom was the CEO of Sanlam Kenya Plc. He is also a Fellow of the Institute of Chartered Accountants in England and Wales (ICAEW), a Fellow of the Institute of Certified Public Accountants of Kenya (ICPAK), a Fellow of the Kenya Institute of Management, a member of the Institute of Certified Public Secretaries of Kenya (ICPSK) and a member of the Institute of Directors of Kenya (IOD).



MR. GEORGE ODO

Britam Foundation Trustee

Mr. George Odo is the Managing Director for AfricInvest East Africa, and a Senior Partner in AfricInvest Group, a leading Private Equity firm in Africa, where he is responsible for the operations of AfricInvest in the Eastern & Southern Africa region. Mr. Odo has almost 30 years work experience working in Accounting, Auditing, Insurance, Agribusiness, SME Business Advisory, International development and Private Equity. He has more than 15 years Board experience in various local, regional and international companies.



MR. KURIA MUCHIRU

Britam Foundation Trustee

Mr. Muchiru holds a Bachelor of Science (Mathematics and Statistics) from the University of Nairobi and is a Certified Public Accountant (CPA-K). He has had a career at PwC spanning 35 years which has given him wide ranging but also deep experience in Operations and the Public sector. This experience has been in Kenya, East Africa, sub-Saharan Africa, and the UK.



At Britam Foundation, this means going beyond healthcare access to address the broader determinants of health and wellness including clean water, sanitation, maternal and child health and preventive health education.

Impact in Action

Our Highlights

70

Schools received
Water Access



305

Uninsured Mothers
received Maternal
Health Care



444+

Acres Reforestation
on the Mt. Elgon
Water Tower



95,235

Trees planted



90,000+

Lives impacted
(learners and
communities)



40,000+

Lives improved in
the Kiptogot area
through forest
rehabilitation



Health and Wellbeing

The holistic state of physical, mental, and social wellness enables individuals and communities to thrive. At Britam Foundation, this means going beyond healthcare access to address the broader determinants of health and wellness including clean water, sanitation, maternal and child health and preventive health education.

Health challenges remain a critical barrier to human development globally, and their impact is felt most severely in low and middle income countries (LMICs). An estimated 287,000 women die annually from preventable maternal causes, with 94% of these deaths occurring in LMICs. Child survival also remains a challenge, with 5 million under-five deaths recorded every year, half of which are neonatal deaths. Africa bears the heaviest burden, with a maternal mortality ratio (MMR) of 545 deaths per 100,000 live births, the highest globally. Similarly, the under-five mortality rate in Africa is 72 deaths per 1,000 live births, more than twelve times higher than rates in developed regions.

In Kenya, maternal and child health indicators highlight significant gaps. MMR of 355 deaths per 100,000 live births, an under-five mortality rate of 41 per 1,000 live births, and a neonatal

mortality rate of 21 per 1,000 live births. These indicate health inequities that threaten the survival and wellbeing of mothers and children.

Furthermore, stark inequalities exist in health outcomes across various regions and population groups. Counties in arid and semi-arid areas experience the highest mortality rates, largely due to limited access to healthcare and underdeveloped infrastructure. In contrast, counties in central Kenya report significantly better outcomes, demonstrating the influence of socio-economic conditions and healthcare availability on health equity. In urban informal settlements, significant gaps exist in health services provision, resulting in alarmingly high rates of maternal mortality of up to 706 deaths per 100,000. In these settlements, many women lack access to skilled birth attendance and give birth at home risking death and morbidity. In addition, children are at risk of malnutrition, lack of immunization and are susceptible to preventable diseases such as pneumonia, diarrhea and neonatal infections which heighten mortality rates. It is on the back of these disparities that Britam Foundation's Maternal Health Program was initiated in 2024.

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Maternal Health Program Highlights

Maternal Health Program Highlights

305

Uninsured mums

enrolled for comprehensive care.



6

Average antenatal visits per mother.



97%

Mums who took babies for first vaccinations.



94%

Households reporting lower pregnancy expenses.



97%

Safe deliveries achieved through the program.



93%

Coverage exceeding national and global targets.



The Foundation, through its partners, has implemented a targeted intervention for Maternal and Child Health in Kibera, one of Africa's largest informal settlements where health disparities and resource limitations are most pronounced. The program's objective is to significantly improve health outcomes for expectant mothers, improve patient satisfaction by delivering services that are of value to mothers, reduce the total cost of pregnancy and deliver a context-relevant maternal and child health program by deploying skilled healthcare providers from the community.

This strategic partnership combines clinical care provided through CFK with a track record operating health clinics and maternity homes in Kibera, with a tested digital maternal health platform and outreach provided through Malaica Science.

As part of the program, community health workers and nurse midwives reach out to needy mothers who lack health insurance and struggle to access quality maternal care. The mothers benefit from comprehensive maternal care services, including health education raising awareness on the need for skilled birth attendance, nutritional counselling, financial support for antenatal, postnatal care and free delivery services. So far over 300 households within Kibera have benefitted from the program accessing comprehensive healthcare and services.

Inside Maternal Health Program:

Every day, over 800 women and 7,000 newborns lose their lives due to complications related to pregnancy and childbirth—most of which are preventable. This equates to one tragic death every 11 seconds. In addition, nearly 2 million babies are stillborn each year, underscoring the urgent need for improved maternal and neonatal healthcare globally.

In Nairobi's Kibera settlement, mothers like Beatrice Akumu face these risks daily. For them, the program has become a trusted companion on their journey to motherhood. Each mother is paired with a trained nurse—known as a supermum—who provides personalized support from pregnancy through six months postpartum.

These relationships offer more than just medical guidance—they build trust, deliver timely information, and empower mothers to make informed decisions for themselves and their babies.

Supermums work hand-in-hand with mothers to address the root causes of poor health using a prevention-first model. By emphasizing early intervention, they help ensure healthier pregnancies, safer births, and stronger starts for newborns.

The program also delivers round-the-clock, tailored health messages that align with each mother's stage of pregnancy or postpartum recovery. This continuous flow of relevant



information—especially around nutrition—plays a vital role in reducing risks.

Poor maternal nutrition can lead to serious complications, including postpartum hemorrhage, and can result in babies being born too early or too small, increasing their vulnerability to illness and death.

By equipping mothers with practical, timely knowledge—especially around nutrition and self-care—the initiative is actively disrupting the cycle of preventable maternal and infant mortality.

“

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”

Since the program's inception in 2024, over 90,000 individuals and 70 schools have gained access to water and participated in hygiene education sessions.



Britam Water Project Highlights

Britam Water Project Highlights

4
Countries



70
Schools



90,000+
Beneficiaries



9,200
liters Average Daily
Borehole Yield



21
School Health Clubs
Started



88%
reduction in
operational costs for
water access



Britam Water Project Highlights

Britam's approach to health and well-being is comprehensive, inclusive, and impact driven. Ensuring the availability of clean and reliable water in homes, schools, and healthcare facilities, conveniently and in adequate amounts—plays a vital role in enhancing public health.

The Britam Water Project is an initiative by Britam Foundation whose goal is to improve the health and wellbeing of students and communities in rural Africa therefore reducing inequalities that are present in the education system of the various countries the Foundation operates in.

Poor water, sanitation, and hygiene (WASH) conditions severely hinder a child's health and learning potential. Diseases such as cholera and intestinal worm infections not only contribute to stunting and wasting but also impair cognitive development. Through the initiative, Britam Foundation is driving improved levels of hygiene in underserved schools, which is a right, not a privilege.

The project also contributes to the first target under SDG6 which is to 'achieve universal and equitable access to safe and affordable drinking water for all'. Water access is the biggest contributor to sanitation and hygiene

challenges and while the water crisis is a global crisis, the geographical disparities are daunting. As of 2020, 74% of the world had access to safely managed water (WHO, World Bank, UNICEF, 2022). However, in Sub-Saharan Africa, just 37% of the population will be using safely managed water by 2030.

Britam Foundation has partnered with industry experts to enhance access to water in underserved schools and communities in Africa while providing hygiene education in each school and community to drive the adoption of proper handwashing and sanitation practices. Since the program's inception in 2024, over 87,000 individuals and 70 schools have gained access to water and participated in hygiene education sessions.

In line with the targets under SDG 6 & SDG 7, the foundation has chosen an approach that guarantees sustainable supply of water to the communities. It is rehabilitating already broken-down boreholes, and retro fitting those that were previously hand operated or powered by diesel generator or mains power, with solar power as its source. This approach ensures longer term sustainability because solar powered boreholes do not need constant maintenance, while effectively eliminating costs of operation.

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A New Chapter for Mutendea Comprehensive School, Kitui County, Kenya

The learners at Mutendea Comprehensive School would trek to Mutendea river twice a day in search for water. So arduous was the task that a well-wisher opted to donate his borehole for the school's use. While this was a welcome relief, it was short lived as the reticulation was destroyed during road construction works. The old routine of fetching water from the river was slotted back in.

Kitui County is a vast and spacious County – with tracks of land going on and on as far as the eye can see. Unfortunately, the vast lands of Kitui are for the most part very arid. Mutendea Comprehensive School is one of the many primary schools in the county that lack clean running water for daily and basic hygiene. The results of this are increased health risks, decreased academic performance and a generally unsatisfactory quality of education.

The well-known adage “Education is an equalizer” can very easily be misconstrued to mean that all education is equal and therefore capable of ‘equalizing’. Education in an institution where students are forced to battle water-borne diseases, miss school when they get their period, or spend an extended amount of time in search of water is not an education that will fight for its learner. In order to achieve equality, the quality of education in rural public schools must be addressed.



As part of the ongoing Britam Water Project, Mutendea Comprehensive School now has access to clean, potable water. This water will support the boarding wing, cut short the trips to the river and be used to grow the 300 indigenous seedlings donated by Britam Foundation. During the commissioning ceremony, the Chief Officer, Roads & Public Works, Kitui County, commended the partnership noting that water is a scarce resource and a key challenge in the County.

“

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”

A close-up photograph of a person's hands being washed under a stream of water from a brass-colored faucet. The faucet is mounted on a dark, textured wall. The water is splashing onto the hands, which are positioned with fingers interlaced. The background is slightly blurred, showing a person's legs and feet in a light-colored garment.

Britam Foundation and partners installed a solar-powered system delivering 3,000 liters/hour – free forever thanks to 7kW solar. Hygiene education and sustainability came with it.

Transformational Stories

Wang'ata Primary School, Nyeri County

The Challenge

Since the collapse of their colonial-era borehole in 2005, learners and teachers at Wang'ata Primary School in Nyeri County have faced daily water shortages. Handwashing became rare, meals depended on rainwater or seasonal rivers, gardening was impossible, and teaching took place under constant strain.



The Intervention

Britam Foundation – in partnership with Davis & Shirtliff – installed a solar-powered pump that restored clean, reliable water to the school. The simple act of turning the taps back on marked the beginning of a new chapter for the community.



The Impact

The return of water has brought quiet but meaningful transformation: class attendance is expected to rise, the school has planted trees for the first time in years, garden plots are emerging, and the long-dry, dusty schoolyard is set to grow green again.



Katutu Primary School, Kitui County

The Challenge

No running water meant frequent stomach illnesses, trips to the dispensary, and parents supplying 60 jerrycans per term. Waterborne diseases kept children out of class and trapped families in poverty.



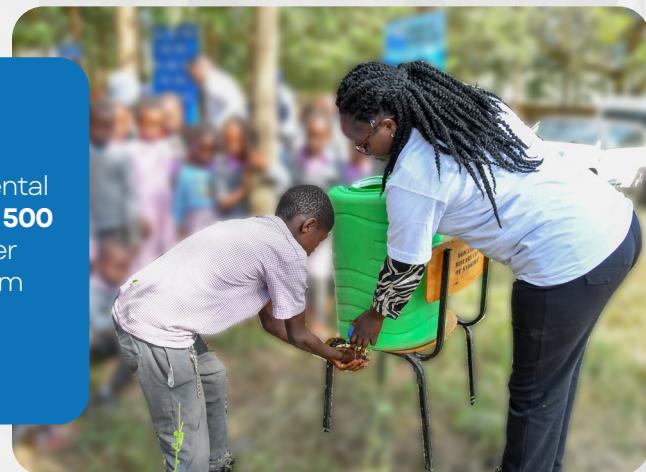
The Intervention

Britam Foundation and partners installed a solar-powered system delivering **3,000 liters/hour** – free forever thanks to **7kW solar**. Hygiene education and sustainability came with it.



The Impact

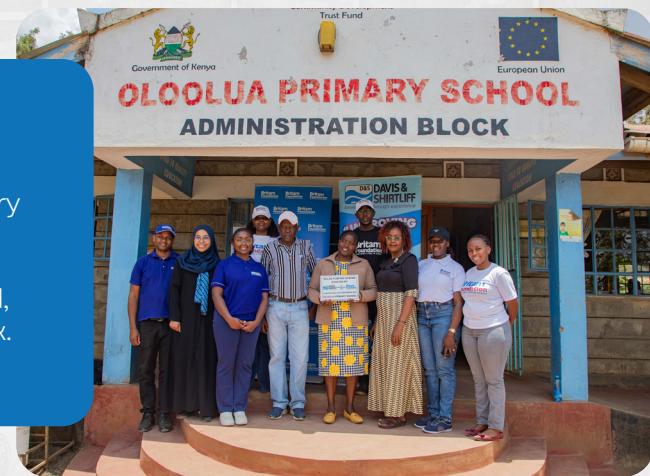
Improved hand hygiene and environmental sanitation. At the handover celebration, **500 trees** were planted and the headteacher promised: “We’re turning this school from arid to green.” Water now fuels health, learning, and hope.



Oloolua Primary School, Kajiado County

The Challenge

With a broken borehole, Oloolua Primary (**3,200 students**) relied on costly water bowsers and made every child bring jerrycans from home. Hygiene suffered, budgets drained, and health was at risk.



The intervention

Britam Foundation rehabilitated the dormant borehole. Clean water now flows reliably to every corner of the school—no new construction, just smart restoration.



The Impact

Funds once spent on water are now freed for other needs. Students learn in a clean, healthy environment. A simple fix became a game-changer—proof that reviving what's already there can transform lives.



Olmapinu Primary School, Kajiado County

The Challenge

In the hot plains of Kajiado, Olmapinu pupils walked far carrying heavy jerrycans instead of books. The daily trek left them exhausted and stole precious learning time.



The Intervention

On September 7th, Britam Foundation and Davis & Shirtliff commissioned a solar-powered pump. Water finally gushed on school ground—greeted by cheers from children and the entire village.



The Impact

“No more exhaustion,” says headteacher Grace Naserian. Children now arrive eager to learn. The school sells surplus water and irrigates crops, creating income and a brighter future for the whole community.



In Hope's Own Words



Allow me to sincerely thank the Britam Foundation for its generous support - your vision for social impact, and your commitment to community development. Your decision to invest in the renovation of this borehole is a testament to your belief in the power of water to transform lives. We are truly grateful for your partnership and your presence here today.

Water is life – and for our learners, it means better hygiene, reduced absenteeism, and a safer, more dignified learning environment. For our teachers and support staff, it means less worry and more focus on nurturing young minds.

But your generosity did not stop at water. We also want to thank you for the thoughtful initiative to bring trees to plant in our school compound. This shows your commitment to sustainability and the environment. These trees will not only provide much-needed shade and beauty to our school grounds, but they will also stand as living symbols of the growth, renewal, and partnership we celebrate today.

To my fellow learners – today is for you. May this borehole be a reminder that your dreams matter. You deserve a school environment that nurtures you and gives you the best chance to succeed. Take care of this facility, value the water, and help protect the trees that have been planted for your future.

As we celebrate this achievement, let us also recognize that it was only made possible through partnership – through people and organizations coming together for a common good. Britam Foundation, thank you for choosing to walk this journey with us. Your generosity and commitment have left a lasting mark on Wang'ata School and we will forever be grateful. Let this be the beginning of more fruitful partnerships as we continue to build a better tomorrow for my generation. Thank you, and may God bless you all.

**Hope Wanjiru,
Britam Foundation Beneficiary**

“

You deserve a school environment that nurtures you and gives you the best chance to succeed. Take care of this facility, value the water, and help protect the trees that have been planted for your future.

”



The Foundation supports Britam Group's ambitious goal of planting **60 million trees by 2030**.

Environmental Stewardship

Towards a Greener and Safer Environment

Britam Foundation is committed to climate action and environmental sustainability. Working with schools, youth groups, and conservation organizations, the Foundation supports Britam Group's ambitious goal of planting 60 million trees by 2030. The tree-planting and ecosystem restoration programs enhance biodiversity, improve air and water quality, restore degraded ecosystems, and create green jobs. By promoting environmental stewardship, the Foundation strengthens both ecological resilience and socio-economic transformation.

Climate change and environmental degradation remain among the most current pressing challenges that disproportionately affect vulnerable communities in Africa. Globally, rising temperatures, biodiversity loss, and pollution are undermining health, food security, and livelihoods. Without action, Sub-Saharan Africa will face intensified droughts, flooding, and resource scarcity which threatens reversing development gains.

Kenya is already experiencing the realities of climate change. It suffered five consecutive failed rainy seasons between 2020 and 2023 which was the worst drought in 40 years, leaving more than 4.4 million people food insecure. Deforestation continues to deplete ecosystems with Kenya's forest cover standing at only 8.8% in 2022, below



the national target of 10%. Forest degradation reduces biodiversity, weakens water catchments, increases soil erosion, and heightens vulnerability to climate shocks.

Climate change could push an additional 43 million people in Sub-Saharan Africa into poverty by 2030 if urgent action is not taken. Britam Foundation's Environment Pillar responds directly to these challenges. The Foundation is committed to climate action and environmental sustainability, working with partners to deliver impact at scale.

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Tree Growing Highlights

500+

Tree seedlings
planted per school



5,700

trees already planted
in schools



444+

Acres restored in tree
cover



86,000

Trees planted within
the restored areas in
Mt Elgon Water Tower



1,358

Jobs Created



105

Businesses Supported



Enhancing Climate Resilience

Britam Foundation is deeply committed to advancing environmental stewardship through its Tree Growing Program, launched as part of its broader climate action strategy. This initiative reflects our dedication to restoring ecosystems, enhancing carbon sequestration, and building climate resilience in communities. By promoting sustainable land use and biodiversity, we aim to contribute meaningfully to Kenya's green transition and support global efforts toward achieving net zero emissions.

Trees have the power to transform both landscapes and lives. When planted with care and purpose, they restore ecosystems, support biodiversity, and strengthen communities. That's why we focus our efforts where they're needed most—areas facing ecological threats, endangered tree species, and communities vulnerable to climate change. Through a holistic approach, we work hand-in-hand with local communities and partners to address social, economic, and environmental challenges together.

The Foundation has made an effort to plant at least 500 tree seedlings in each school it is working in, bringing the intended total to 23,000 trees in schools with 5,700 trees having been planted so far. Furthermore, in a larger effort, the Foundation has partnered with Jumbo Charge Trust to restore the Mt. Elgon water tower. The ambitious reforestation project involves the growth of 200,000 seedlings over 444+ acres. Mt Elgon, being one of the 5 major water towers in Kenya and which extends to Uganda as well, has under 5% forest cover – a situation which is both dire and in need of urgent attention.

"Restoring the Mt. Elgon Water Tower is not just about planting trees, it's about investing in the long-term health of our environment, enhancing climate resilience, and empowering local communities. This initiative is designed not only to improve the climate and public health but also to restore the vital ecosystem of Mt. Elgon, a critical



water tower that impacts three counties, borders Uganda, and feeds downstream into Lake Turkana and Lake Victoria.

By restoring the forest, we aim to create more predictable water patterns, which in turn enables local farmers to cultivate their land more successfully, thereby changing lives," Catherine Karita, Director Britam Foundation. The approach is deeply rooted in community empowerment, whereby the project will directly involve local communities by creating employment opportunities and boosting the local economy through the procurement of seeds from local suppliers. Beyond the physical tree planting, our commitment extends to providing programs in financial literacy and conservation education. Ultimately, this partnership represents our dedication to creating a better environment and ensuring we leave a healthier planet for the next generation

A central pillar of the project is the mobilization of local communities, including Community Forest Associations (CFAs), youth groups, and schools. This approach is designed to foster a culture of ownership and ensure the long-term stewardship of the restored forest areas.

A photograph showing a man in a dark pinstripe suit and pink shirt standing outdoors, facing a group of children in orange uniforms and green berets. The children are seen from the back, looking towards the man. The background features large trees and a building with flags. A white vertical bar on the right side of the image contains text.

Globally, 244 million children and youth were out of school in 2022, with Sub-Saharan Africa accounting for over 40% of this total.

Education

Transforming Lives Through Learning

Education is an important driver of opportunity, innovation, and socio-economic transformation. Millions of children and youth in Africa in underserved communities continue to face barriers to quality learning due to poverty, poor infrastructure, and low support. Globally, 244 million children and youth were out of school in 2022, with Sub-Saharan Africa accounting for over 40% of this total.

Seven out of ten children in Low and middle income countries are unable to read and understand a simple text by age 10.

Britam Foundation's Education Pillar directly addresses these challenges by:

- Investing in infrastructure upgrades to create inclusive and equitable learning environments.
- Expanding STEM education and market-relevant programs that prepare learners for the future of work.
- Providing direct sponsorships for exemplary students, needy students, ensuring financial barriers do not prevent potential.

Hence, the Foundation reduces systemic barriers, enhances employability, and equips children and youth with the knowledge, tools, and opportunities they need to thrive personally, professionally, and economically.



A professional portrait of a Black man with a beard and short hair, wearing a dark blue suit and white shirt. He is smiling and has his arms crossed. In the background, a woman is visible, and a painting of a person is on the wall. A vertical line on the right side of the image contains the following text.

In Kenya, the NEET rate is estimated at 18% among youth aged 18–24 years indicating structural challenges in school-to-work transitions.

Entrepreneurship

Creating Sustainable Livelihoods

In collaboration with its partners, the Foundation envisions to nurture innovation and enterprise. This includes supporting entrepreneurship programs, financing budding start-ups, providing financial literacy, and fostering product development. These initiatives empower youth and women to become self-reliant, drive economic inclusion, and create sustainable livelihoods.

Entrepreneurship is a cornerstone of sustainable development which offers pathways out of poverty and promotes inclusive economic growth. Across Sub-Saharan Africa, youth face significant barriers to economic participation. More than one in five young people (21%) are classified as Not in Education, Employment, or Training (NEET). Whereby, young women are disproportionately affected. In Kenya, the NEET rate is estimated at 18% among youth aged 18–24 years indicating structural challenges in school-to-work transitions.

High NEET levels indicate not just unemployment but also a disconnect from both skills-building and livelihood opportunities creating a cycle of vulnerability. The targeted interventions will help bridge the widening gap between young people's potential and their economic participation, promoting social stability and supporting long-term inclusive growth in Africa.

Britam Foundation's Entrepreneurship Pillar envisions to respond to these gaps. In collaboration with Betalab and other strategic partners, the Foundation nurtures innovation and enterprise by:

- Supporting entrepreneurship and innovation through training, mentorship, incubation programs and product development that address market gaps, and community needs.
- Financing budding start-ups and community-based enterprises, with a focus on youth- and women-led initiatives.
- Deliver integrated financial literacy and life skills programs including business planning, money management, and mentorship to prepare learners for real-world success.
- Strengthen technical and vocational training (TVETs) to enhance youth employability, reduce Not in Education, Employment or Training (NEET) rates, and align skills with labor market needs.

Through this the Foundation creates opportunities for self-reliance, accelerates economic inclusion, and promotes sustainable livelihoods. Thus, Britam Foundation addresses unemployment and transforms untapped potential into engines of growth and resilience.



A photograph of two men in uniform planting a small tree. The man on the left is wearing a tan uniform with a beret and a yellow ribbed sweater over it. The man on the right is wearing a green uniform with a name tag that reads "WILDLIFE FRIENDS FOUNDATION". They are both crouching down, with the man on the right holding a small tree sapling and the man on the left holding a small shovel. They are in a grassy field with some trees in the background.

Through these efforts, the Foundation continues to strengthen trusted partnerships and reinforce its role in driving meaningful, long-term community transformation.

Other Corporate Social Investment Engagements

Other Corporate Social Investment Engagements

In addition to our flagship programs, the Foundation supports institutions and community-based organizations through donations and in-kind contributions aligned to our focus areas. This support is guided by a needs-based approach, ensuring resources are directed where they can deliver the greatest impact.

By partnering with institutions on the ground, we are able to complement our core initiatives while responding to emerging community needs. Each contribution reflects our commitment to collaboration, inclusivity and sustainable impact beyond program boundaries. Through these efforts, the Foundation continues to strengthen trusted partnerships and reinforce its role in driving meaningful, long-term community transformation.

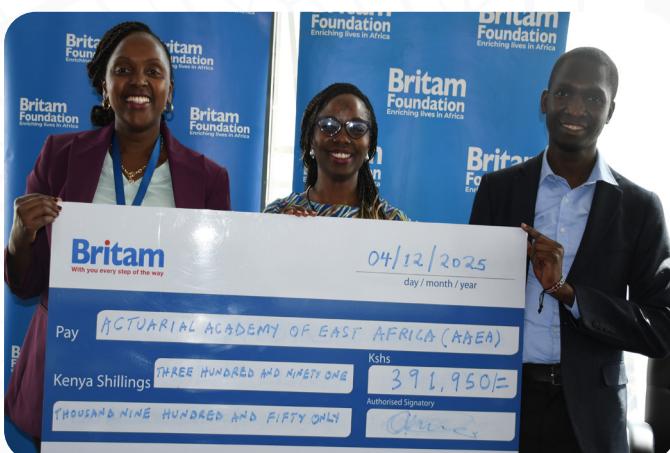


Supporting Miondoni Primary School and Athi River Secondary School

Britam Foundation extended support to Miondoni Primary School and Athi River Secondary School in Machakos County with essential furniture donations.

Athi River Secondary School: With a student population of 921 from Mavoko constituency's informal settlements, this mixed day school faced challenges in providing adequate seating and learning facilities. The donated furniture will help accommodate more students and enhance their classroom experience.

Miondoni Primary School: Serving 300 students and 10 teachers, Miondoni Primary received furniture that will greatly support the school's limited resources, improving the daily learning environment for its young students.



Donation to the Actuarial Academy of East Africa



Donation to New Life Home Trust*



Donation to New Life Home Trust*

Britam Foundation

Enriching lives in Africa

Our shared goal is to create lasting change for millions across Africa, promoting dignity, opportunity, and resilience.

MT. ELGON FOREST RESTORATION

Rooted in Purpose. Growing with Generations.



Collaborating with
Britam Foundation

Collaborating with Britam Foundation:

Britam Foundation actively collaborates with a diverse network of stakeholders, including governments, development agencies, private sector players, and local and global organizations, to amplify its impact. These partnerships are the cornerstone of our ability to deliver transformative programs across Africa.

We express profound gratitude to our funding and implementation partners for their unwavering commitment and generous contributions. Their support empowers the Foundation to deliver high-quality, cost-effective initiatives that directly improve the lives of the communities we serve.

Together with our valued partners, Britam Foundation envisions a future where innovative, sustainable programs uplift communities, foster economic empowerment, and enhance access to essential services like health and education. Our shared goal is to create lasting change for millions across Africa, promoting dignity, opportunity, and resilience.



Thank you to our Partners:



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